FREQUENTLY ASKED QUESTIONS ABOUT FEDERAL STUDENT AID FROM INCARCERATED INDIVIDUALS



Federal Student Aid, an office of the U.S. Department of Education, plays a central and essential role in America's postsecondary education community. Our core mission is to ensure that all eligible individuals benefit from federal financial assistance—grants, loans and work-study programs—for education beyond high school.

- I was recently released from prison. Am I eligible for federal student aid?
 Once released, you are eligible to apply for all types of federal student aid including grants, loans and work-study.
- 2. Am I eligible for aid if I am currently on probation or residing in a halfway house? Yes, once you are no longer incarcerated, you are fully eligible to receive federal student aid, unless you have a drug conviction and have not completed the necessary steps to regain eligibility. (See question 3.)
- 3. What types of convictions will affect my eligibility for federal student aid? A student convicted of the possession or sale of illegal drugs may have eligibility suspended if the offense occurred while the student was receiving federal student aid (grants, loans or work-study). Complete the Student Aid Eligibility worksheet (the worksheet can be downloaded at www.studentaid.ed.gov, use the search term "drug worksheet") to determine if your conviction affects your eligibility for aid. As an alternative to waiting until the end of the period of Title IV ineligibility, you can complete an acceptable drug rehabilitation program to regain eligibility for federal student aid. For additional assistance, please call the Federal Student Aid Information Center at 1-800-4-FED-AID. If you cannot access a toll-free number, call FSAIC at 319-337-5665. TTY users (for the hearing impaired) can call 1-800-730-8913.
- **4.** If I am reincarcerated, will my eligibility for federal student aid be affected? If reincarcerated, you will have limited eligibility for federal student aid.
- 5. Am I eligible for federal student aid while incarcerated? Individuals who are currently incarcerated have limited eligibility for federal student aid. Individuals incarcerated in federal or state institutions are eligible only for Federal Supplemental Educational Opportunity Grants (FSEOG) and Federal Work-Study. Those incarcerated in local institutions are eligible for Pell Grants, FSEOG and Federal Work-Study. However, upon your release, you are eligible for all types of aid—grants, loans and work-study. For more information, contact your institution's education coordinator or the financial aid administrator at the school where you plan to enroll.
- 6. Am I eligible for loan consolidation while I am incarcerated? While incarcerated, you are eligible for loan consolidation. However, it may be difficult to find a lender who will make a consolidation loan to a borrower who is incarcerated. A lender's decision is final and cannot be appealed to the U.S. Department of Education.

7. Can my student loans be deferred while I am incarcerated?

Yes, you can have your loans deferred, but you must apply for a deferment. The chart below explains the steps to take to apply for deferment.

Federal Perkins Loans	Direct Loans or Direct PLUS Loans	FFEL Loans (includes FFEL PLUS Loans)
Contact the school that made your loan or the school's servicing agent.	Contact the Direct Loan Servicing Center at 1-800-848-0979 or online at www.dl.ed.gov.	Contact the lender or agency holding your loan. For the phone number of the agency in your state, contact FSAIC at 1-800-4-FED-AID.

8. How do I apply for federal student aid?

To apply for federal student aid, you must complete the *Free Application for Federal Student Aid* (FAFSA). Contact your institution's education coordinator or the financial aid administrator at the school you plan to attend for more information.

9. What address do I provide when applying for federal student aid? When applying for federal student aid while incarcerated, use your current institution's

mailing address. However, once released, you must update your permanent mailing address by using *FAFSA* on the *Web* (www.fafsa.ed.gov) or by calling 1-800-4-FED-AID.

10. How can I get assistance applying for federal student aid?

If you have any additional questions about federal student aid, application procedures or other federal student aid topics, contact your institution's education coordinator or call **1-800-4-FED-AID**.

11. How can I receive publications about federal student aid?

To receive a FAFSA or any Federal Student Aid publications, contact your institution's education coordinator or call **1-800-4-FED-AID** or visit **www.FederalStudentAid.ed.gov**.

State Infor	mation

